

Health Reform: Results in Your State
Sources and Methodology
Updated: March 5, 2012

1. **How Many People With Medicare Saved Money on Prescription Drugs and How Much Did They Save Thanks to Health Reform.** Program data. Source: Centers for Medicare and Medicaid Services. “The Affordable Care Act: Strengthening Medicare in 2011” (February 2012).
<http://www.cms.gov/apps/media/press/release.asp?Counter=4269&intNumPerPage=10&checkDate=&checkKey=&srchType=1&numDays=3500&srchOpt=0&srchData=&keywordType=All&chkNewsType=1%2C+2%2C+3%2C+4%2C+5&intPage=&showAll=&pYear=&year=&desc=&cboOrder=date>
2. **How Many People With Medicare Have Received Free Preventive Services Thanks to Health Reform.** For traditional Medicare, program data. For Medicare Advantage, we applied traditional Medicare utilization rates in each State to the Medicare Advantage population with access to free preventive services in those States. Source: Centers for Medicare and Medicaid Services. “The Affordable Care Act: Strengthening Medicare in 2011” (February 2012).
<http://www.cms.gov/apps/media/press/release.asp?Counter=4269&intNumPerPage=10&checkDate=&checkKey=&srchType=1&numDays=3500&srchOpt=0&srchData=&keywordType=All&chkNewsType=1%2C+2%2C+3%2C+4%2C+5&intPage=&showAll=&pYear=&year=&desc=false&cboOrder=date>
3. **How Many People’s Private Insurance Has Added Coverage of Preventive Services Without Cost-Sharing Thanks to Health Reform.** According to the Kaiser Family Foundation’s Employer Health Benefits Survey in 2011, 31% of all workers were covered by plans that expanded their list of covered preventive services due to the Affordable Care Act. The most recent data from the Census Bureau show that 173 million Americans ages 0 to 64 currently have private coverage. Putting these facts together, we estimate that approximately 54 million Americans received expanded coverage of at least some preventive services due to the Affordable Care Act in 2011. Using national survey data on children and adults with private insurance, we next estimated how those 54 million people are distributed across States, and across sex, age, race, and ethnic groups. Source: Office of the Assistant Secretary of Planning and Evaluation, U.S. Department of Health and Human Services. “Fifty-Four Million Additional Americans Are Receiving Preventive Services Coverage Without Cost-Sharing Under the Affordable Care Act” (February 2012).
<http://aspe.hhs.gov/health/reports/2012/PreventiveServices/ib.shtml>

4. **How Many People No Longer Have a Lifetime Limit on Their Health Insurance Plan Thanks to Health Reform.** According to the Kaiser Family Foundation's Employer Health Benefits Survey, 59 percent of all workers covered by their employer's health plan in 2009 had some lifetime limit placed on their benefits. In addition, 89 percent of people with individually purchased coverage had a lifetime limit on benefits. We used estimates of the percentages of individuals covered by small group and large group plans subject to lifetime limits (from the Kaiser employer survey), and an estimate for the non-group market from the AHIP survey cited in note 2, and multiplied these percentages by the number of individuals in each type of plan, as estimated from the Current Population Survey (CPS) Annual Social and Economic Supplement, 2009-2011 datasets. We then made the same calculations based on the number of individuals covered in each type of plan at the State level. Similarly, we used CPS data to estimate the distribution of small, large, and non-group coverage by State and sex. Source: Office of the Assistant Secretary of Planning and Evaluation, U.S. Department of Health and Human Services. "Under the Affordable Care Act 105 Million Americans No Longer Face Lifetime Limits on Health Benefits" (March 2012). <http://aspe.hhs.gov/health/reports/2012/LifetimeLimits/ib.shtml>
5. **How Many More Young Adults Have Gained Health Insurance Through Their Parent's Plan Thanks to Health Reform.** There are 29.7 million adults in this age group (19-25), as of the most recent Census data. There was an 8.3% increase in insured young adults (64.4% to 72.7%) from Q3 2010 to Q2 2011. 8.3% of 29.7 million is 2.5 million young adults. Source: Office of the Assistant Secretary for Planning and Evaluation. "2.5 Million Young Adults Gain Health Insurance Due to the Affordable Care Act" (December 2011). <http://aspe.hhs.gov/health/reports/2011/YoungAdultsACA/ib.shtml>. To estimate the number of young adults gaining coverage in each State, we used data from the 2008 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC) and the 2007 Small Area Health Insurance Estimates (SAHIE) to estimate the distribution of 19-25 uninsured by State – that is, to estimate the fraction of all uninsured 19-25 year olds who live in each State. We then multiply the State fraction of the nationwide 19-25 uninsured persons by 2.5 million to estimate the number of uninsured 19-25 year olds gaining coverage in each State.
6. **How Many People are Protected by New Medical Loss Ratio (80/20) Rules Thanks to Health Reform.** We use the 2009-2011 Annual Social and Economic Supplements to the Current Population Survey to estimate the number of people covered by individual, small group, and large group health insurance in each State. Requirements for minimum Medical Loss Ratios apply to fully insured products, and do not extend to people covered by self-insured employers. We use data from the 2011 Kaiser Family Foundation/HRET Employer Health Benefits Survey (<http://ehbs.kff.org/>) to estimate the fraction of small group and large group products that are fully insured, and multiply this fraction by the estimated number of

people covered by small group and large group products in each State. We add the estimated number of people covered by fully insured small group and large group products to the estimated number of people purchasing non-group insurance to estimate the number of people in each State benefitting from the MLR provision.

7. **How Many People have Gained Coverage through the Pre-existing Condition Insurance Plan Created by Health Reform.** Program data. Source: Center for Consumer Information and Insurance Oversight. “Covering People with Pre-existing Conditions: Report on the Implementation and Operation of the Pre-existing Condition Insurance Plan Program” (February 2012). <http://www.cciio.cms.gov/resources/files/Files2/02242012/pcip-annual-report.pdf>
8. **How Much Have States Received to Fight Unreasonable Premium Increases Thanks to Health Reform.** Program data. Source: Office of the Assistant Secretary for Financial Resources
9. **How Much Have States Received to Build Affordable Insurance Exchanges Thanks to Health Reform.** Program data. Note that several States have either returned the grant awards or stated that they will not use the grants. Sources: “Exchange Planning and Establishment Grants: Grant Awards List” (September 2010). <http://www.healthcare.gov/news/factsheets/2010/07/grantawardslist.html>; “States Leading the the Way on Implementation: HHS Awards ‘Early Innovator’ Grants to Seven States” (February 2011). <http://www.healthcare.gov/news/factsheets/2011/02/exchanges02162011a.html>; “Creating New Competitive Marketplace: Health Insurance Exchange Establishment Grants Awards List” (February 2012). <http://www.healthcare.gov/news/factsheets/2011/05/exchanges05232011a.html>. **Please note that the final numbers in the chart also reflect State decisions to return funds to build Exchanges.
10. **How Much Have States Received to Improve Public Health Thanks to Health Reform.** Program data. Source: Office of the Assistant Secretary for Financial Resources
11. **How Much Have Community Health Centers Received Thanks to Health Reform.** Program data. Source: Health Resources and Services Administration